ACKNOWLEDGEMENT

I would specially like to thank **Dr. B.N.Belgal**i, Director, Vasantdada Patil Institute of Management and Research, Miraj, for providing me stimulation, provocative suggestions and disciplaned thinking when the situation demanded. Whatever is good about this work, he gets much of the Credit.

My thanks are also due to the Principal V.Y. Ingale, Teaching and non teaching staff of Raje Ramrao College, Jath; other staff members of the Shree Swami Vivekanand Shikshan Sanstha, Kolhapur for thier valuable assistance and pain taking efforts during the course of this work.

My thanks are also due to all those who have directly or indirectly helped during the course of this work.

D.R. BHUTIYANI